

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**Office of Financial and Insurance  
Services,**

**Petitioner,**

**v**

**Case No. 05-535-L  
Docket No. 2006-476**

**Terrence B. Seawright,**

**Respondent.**

**For the Petitioner:**

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**For the Respondent:**

**Terrence B. Seawright  
1700 Nedro Avenue  
Philadelphia, PA 19141**

**Issued and entered  
this 28<sup>th</sup> day of July 2006  
by John R. Schoonmaker  
Special Deputy Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated June 23, 2006. He recommended that the Commissioner revoke the Respondent's insurance license. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and, except as noted below, the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v Public Service Com'n*, 136 Mich App 52 (1984).

**ORDER**

Therefore, it is ORDERED that the Respondent's insurance license is revoked.